

Certificate Number: 15111-PAM-DE-034662759

Bankruptcy Case Number: 19-03139



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2020, at 8:03 o'clock PM EDT, Michael S Diaz completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 13, 2020 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education